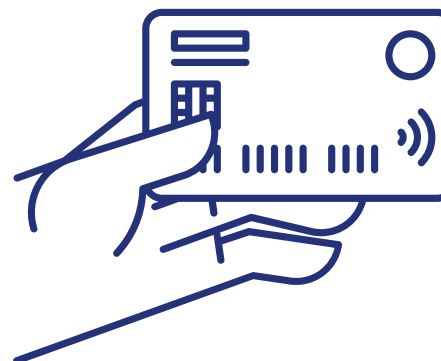




Applying for a credit card



Before you go

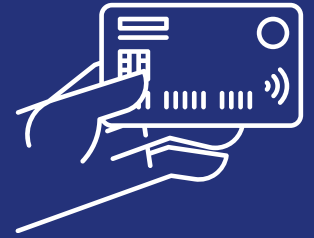


Making the application

GUIDELINES FOR d/DEAF CUSTOMERS

Applying for a credit card

Applying for a credit card as a d/Deaf person can be a challenging task, but with the right preparation and tips, you can effectively communicate with the credit card issuer and apply for a credit card. Here's what you need to prepare and some tips to follow:



BEFORE YOU APPLY

Research credit card options:

Before applying for a credit card, research different credit card options to find the one that best suits your needs. Look for credit cards with favorable interest rates, rewards programmes, and other benefits.

Make an appointment:

If the credit card issuer is your bank you may be able to make an in-person appointment to apply for a credit card. Other credit card providers may have a telephone or online application procedures.

Prepare the necessary documents:

Before your appointment or online application, prepare the necessary documents that you'll need to apply for a credit card. This may include government-issued identification, proof of address, proof of income, and other financial documents.

Determine your credit score:

Check your credit score before applying for a credit card. There are free credit score applications available online.

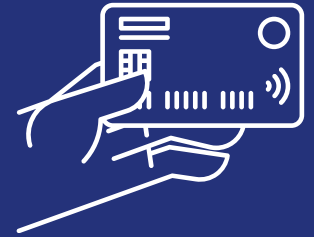
They will need your personal and financial details Your credit score will determine whether you qualify for a credit card and at what interest rate. If your credit score is low, you may need to consider a secured credit card or other alternatives to help you qualify for a credit card.

Communicate your needs:

When applying for a credit card it is important to ensure that you can effectively communicate throughout the application process. If you can contact the card issuer inform them that that you are d/Deaf customer. You can request a Sign Language interpreter if that is available (not in all cases) tell them you prefer written communication or give them permission to discuss your application with a third party (a friend or family member) in person or on the phone. Alternatively, you can consider applying for a credit card online.

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MAKING THE APPLICATION

Understand the credit card terms:

Ask the credit card issuer to explain the credit card terms and fees to you. Make sure you understand the interest rate, rewards program, and any penalties or fees associated with the credit card. You can take notes or use a notepad or phone app to write down important information.

Ask questions:

Don't be afraid to ask questions if you don't understand something. It's important to have a clear understanding of the credit card terms and requirements before agreeing to the credit card.

Apply for the credit card:

Complete the credit card application process, whether in-person or online. Make sure to provide all necessary information, including your income, employment status, and any other information required for the credit card application.

Review the credit card agreement:

Review the credit card agreement carefully before signing it. Make sure you understand all of the terms and conditions, including the interest rate, rewards programme, and any penalties or fees associated with the credit card. If you have any questions or concerns, ask the credit card issuer to clarify them.

Activate the credit card:

After receiving the credit card, activate it according to the instructions provided by the credit card issuer. Make sure to keep track of your credit card payments and stay current on your repayment schedule.

In conclusion, applying for a credit card as a d/Deaf person requires some preparation and assertiveness. By researching credit card options, determining your credit score, making an appointment or applying online, preparing necessary documents, communicating your needs, understanding credit card terms, asking questions, applying for the credit card, reviewing the credit card agreement, and activating the credit card, you can apply for a credit card and effectively manage your finances.